

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF VIRGINIA
Norfolk Division**

In re: Mitzi Jo Ilagan
Debtor(s)

Case No.: 18-74429-SCS
Chapter 13

**TRUSTEE'S RECOMMENDATION REGARDING CONFIRMATION OF
MODIFIED CHAPTER 13 PLAN**

R. Clinton Stackhouse, Jr., the Chapter 13 trustee appointed in the Chapter 13 bankruptcy case filed by Mitzi Jo Ilagan (the "Debtor"), as and for his recommendation regarding the Debtor's plan, filed on March 12, 2019, states as follows:

1. On December 17, 2018 (the "Filing Date"), the Debtor filed for bankruptcy relief under chapter 13 of title 11 of the United States Code (the "Bankruptcy Code"). Relief was ordered.
2. On December 18, 2018, the Trustee was appointed as the chapter 13 trustee in the Debtor's case and continues to serve in this capacity.
3. On March 12, 2019, the Debtor filed the Chapter 13 Plan ("Plan").
4. The Trustee has reviewed the Plan and it appears, based on this review, as follows:
 - a. Proper notice of the Plan has been provided to all creditors and parties in interest;
 - b. The Plan complies with the provisions of the Chapter 13 of the Bankruptcy Code and with all other applicable provisions of the Bankruptcy Code;
 - c. Any fees that were required to be paid before confirmation have been paid;
 - d. The Plan is proposed in good faith and not by any means forbidden by law;
 - e. The value, as of the effective date of the Plan, of property to be distributed under the Plan on account of each allowed unsecured claim is not less than the amount that would be paid on such claim if the Debtor's estate were liquidated under chapter 7 of the Bankruptcy Code;

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Chapter 13 Trustee
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- f. With respect to the treatment of secured creditors, the Plan complies with 11 U.S.C. § 1325 (a)(5);
- g. The Debtor appears to be able to make all payments proposed under the Plan and to comply with the terms of the Plan;
- h. The filing of the petition in this case was in good faith;
- i. The Debtor has paid all amounts that are required to be paid under the domestic support obligation that have first become due after the Filing Date, if the Debtor is required by a judicial or administrative order, or by statute, to pay such domestic support obligation;
- j. The Debtor has filed all applicable federal, state and local tax returns as required by 11 U.S.C § 1308; and
- k. Any creditors holding claims entitled to priority pursuant to 11 U.S.C. §§ 507(a)(1) through (9) are being paid as required by law or have agreed to treatment otherwise.

5. The Trustee recommends confirmation of the Plan.

Date: April 25, 2019

Chapter 13 Trustee

BY /s/ R. Clinton Stackhouse, Jr.
Chapter 13 Trustee

CERTIFICATE OF SERVICE

I hereby certify that on the 25th day of April, 2019, I will electronically file the foregoing Objection with the Clerk using the CM/ECF system, which will then send electronic notification of such filing to Jennifer Tennile Langley, Esquire, counsel for the Debtor(s), and to those designated to receive such service via the Court's CM/ECF system, and that a true copy was mailed, first-class, postage prepaid to:

Mitzi Jo Ilagan
220 Mill Crossing Drive
Apt 114
Virginia Beach, VA 23454

/s/ R. Clinton Stackhouse, Jr.
Chapter 13 Trustee

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